

Fig. 1A

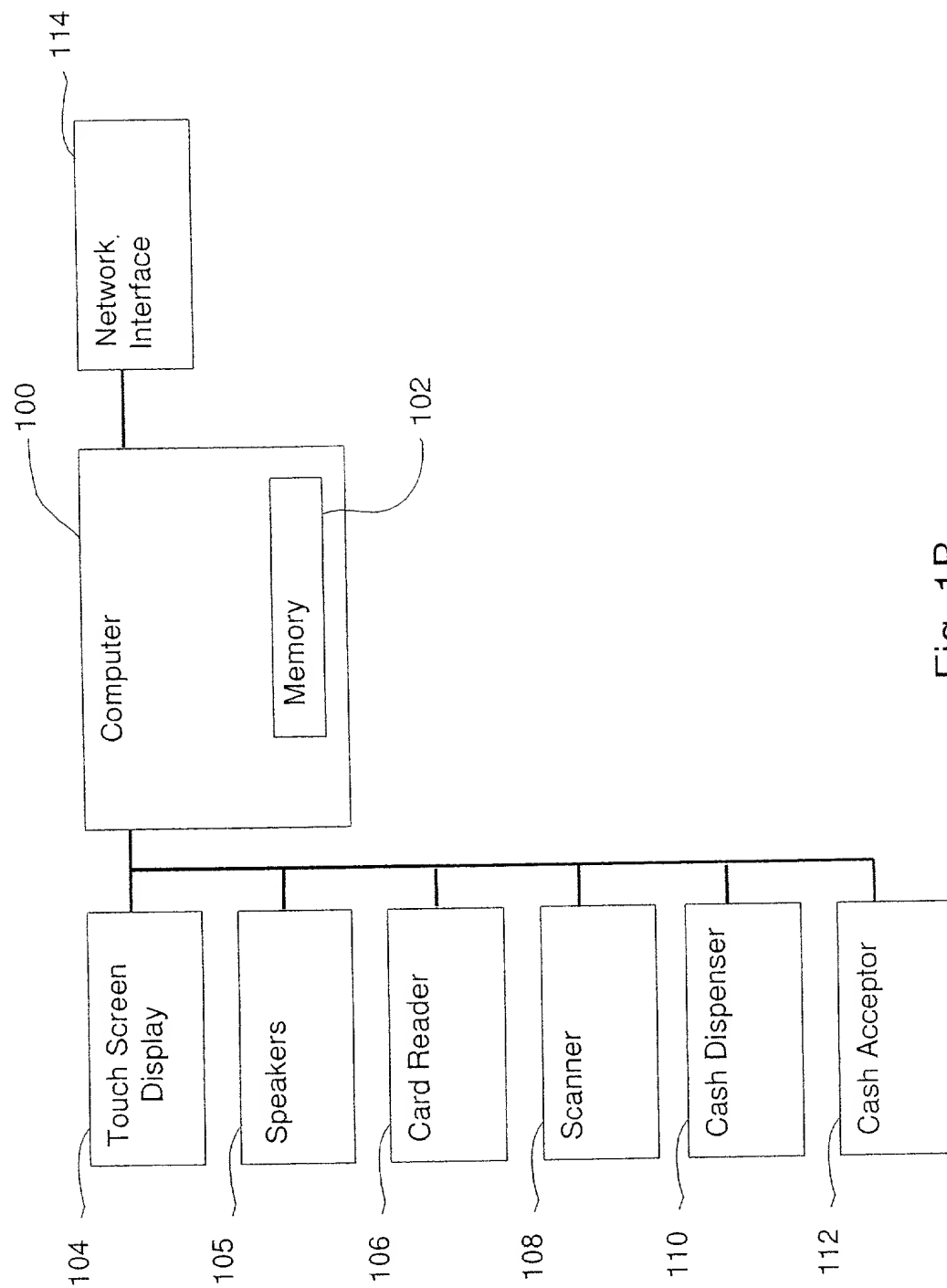


FIG. 2 is a block diagram of a system architecture. The system includes a Clearing House (210) connected to an A.T.M. Server (208). The A.T.M. Server (208) is connected to three Service Providers (212, 214, 216) and three Automated Transaction Machines (202, 204, 206).

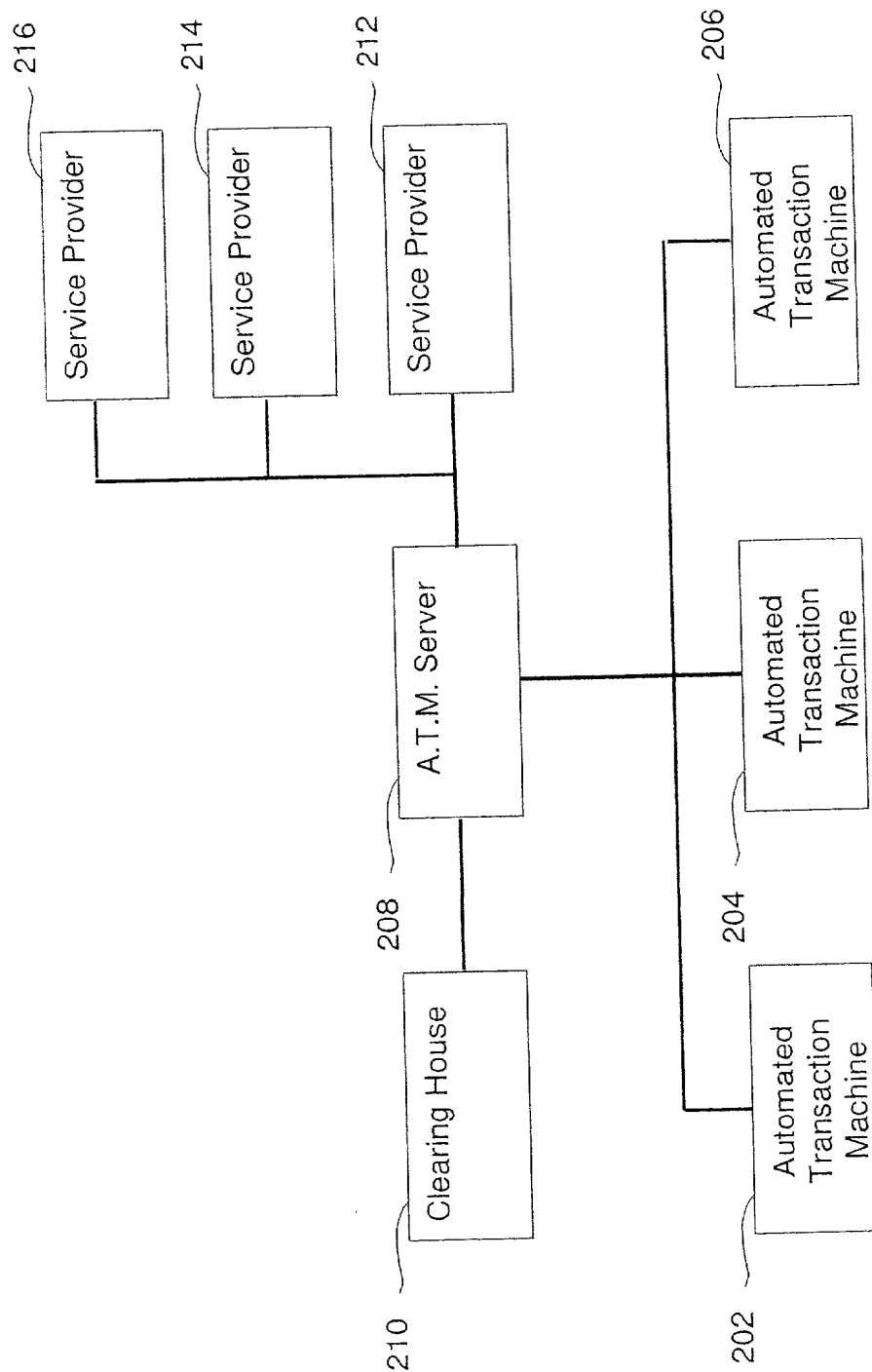


Fig. 2

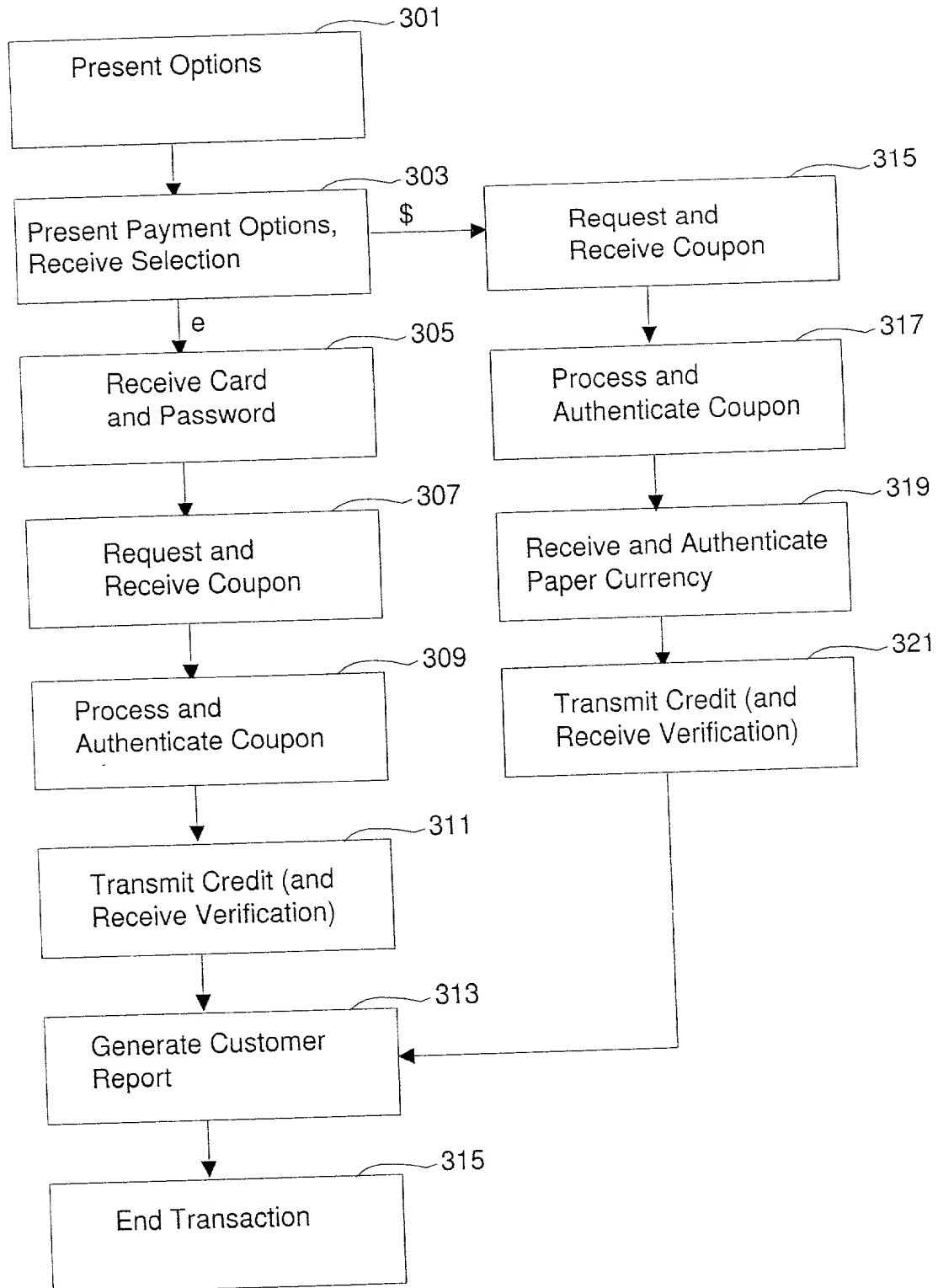


Fig. 3A

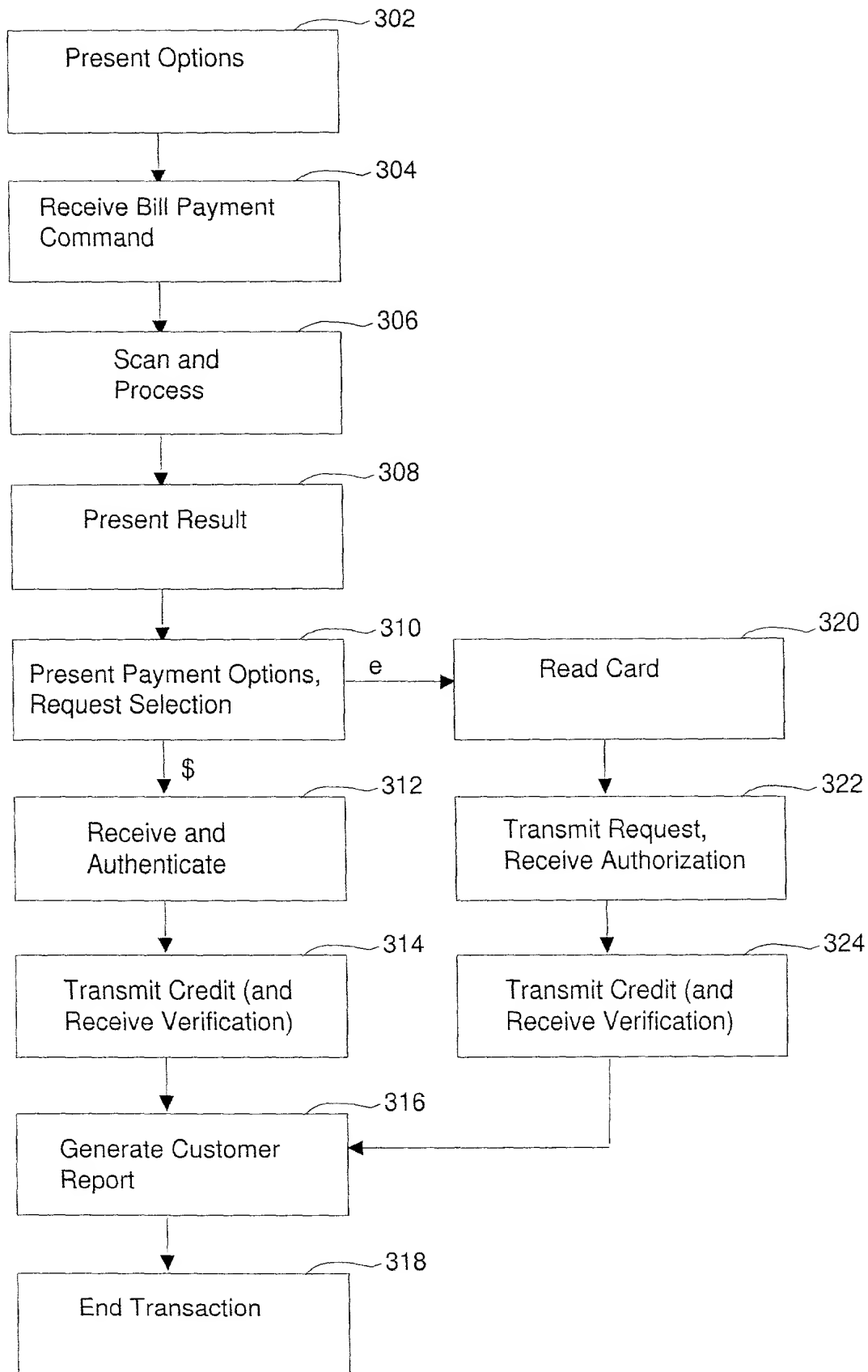


Fig. 3B

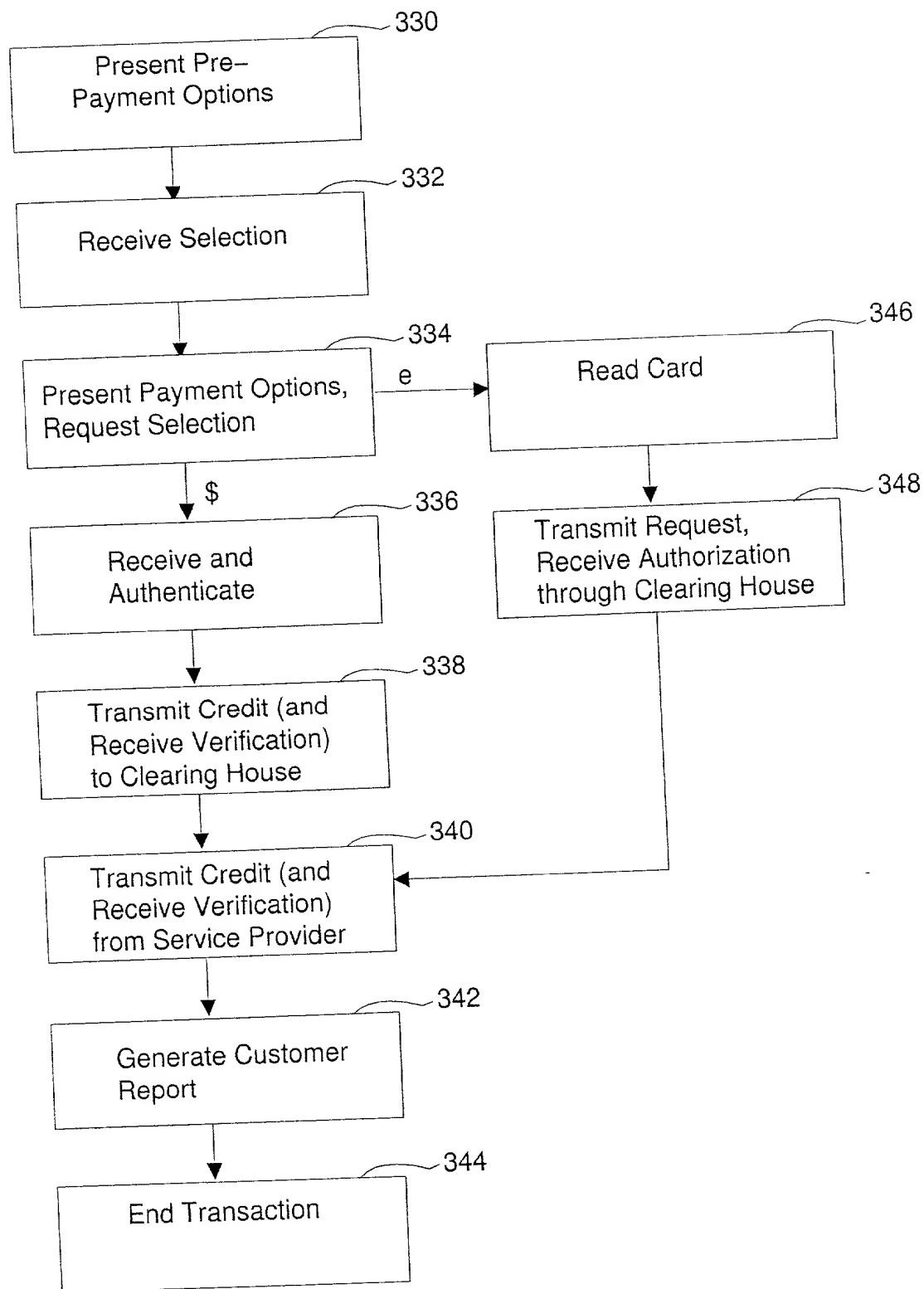


Fig. 3C

Bill Pay

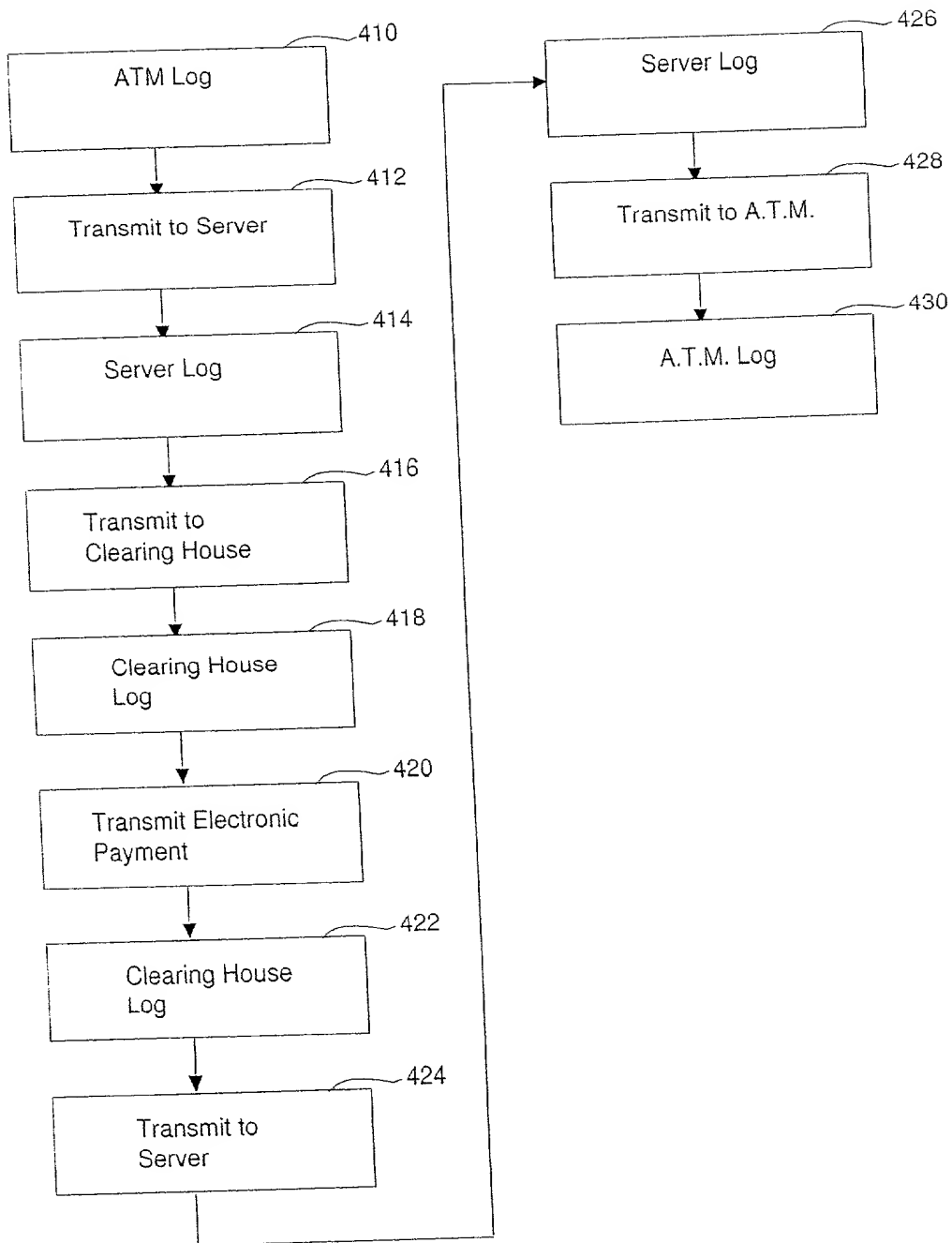


Fig. 4A

Pre-Pay

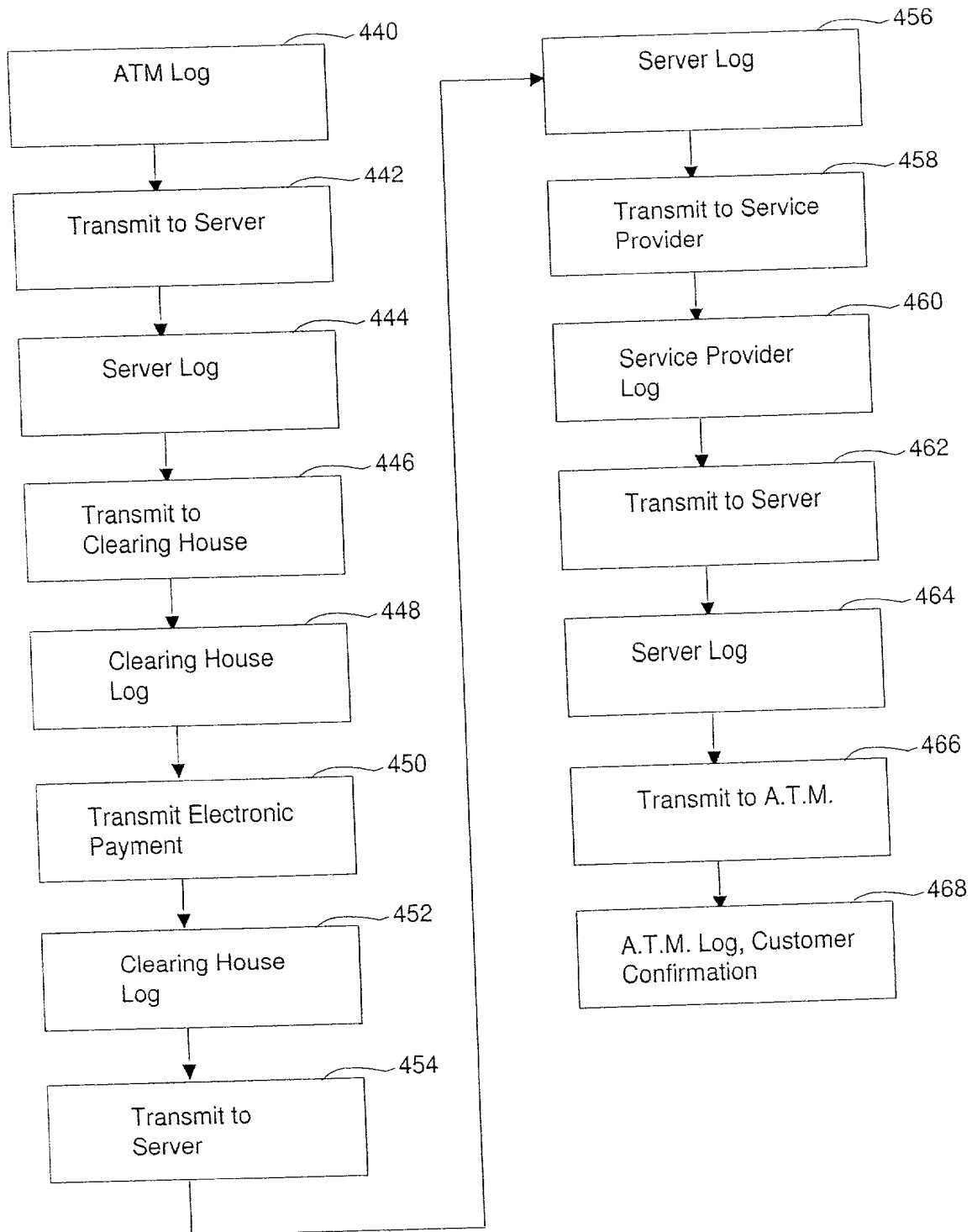


Fig. 4B

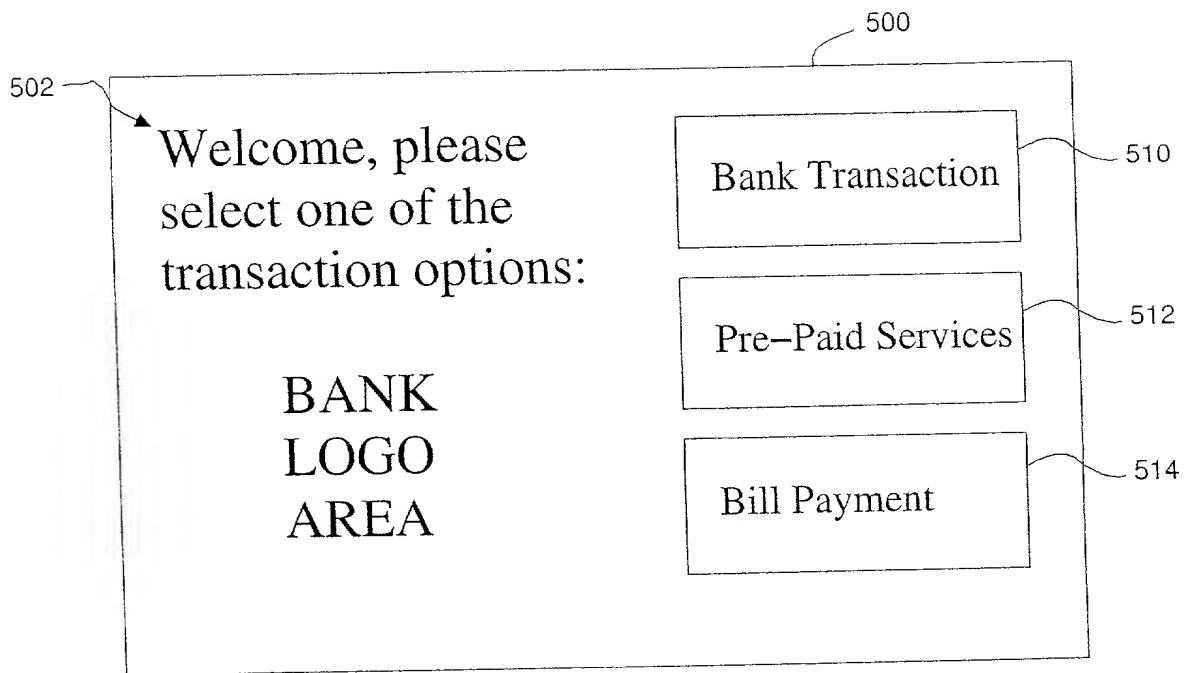


Fig. 5

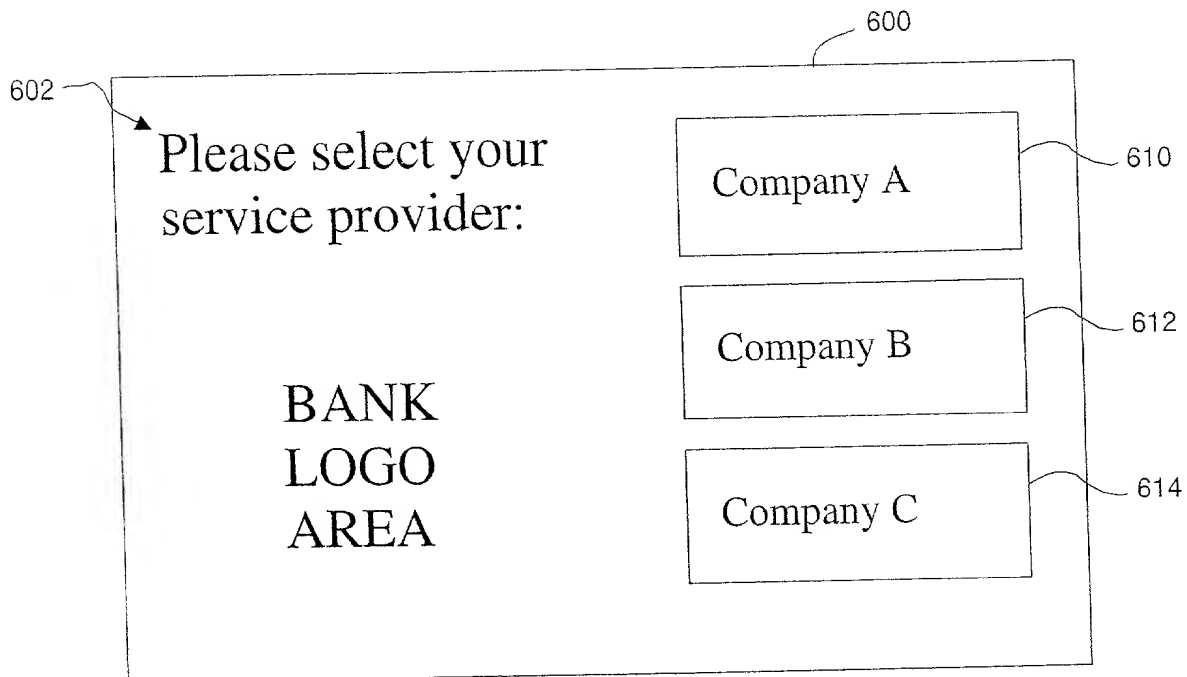


Fig. 6